

**AMENDMENTS TO THE CLAIMS**

In accordance with 37 C.F.R. §1.121(c), please amend the claims as indicated in marked-up form below, where additions are underlined and where deletions are struck through.

1. (Cancelled without Prejudice).
  
2. (Currently Amended) The method of claim + 15, wherein the given time period comprises at least one of a group consisting essentially of a day, a week, a month, and a year.
  
3. (Currently Amended) The method of claim 2, wherein the defined contribution value, the selection allocation, the option cost, and the directed contribution amount are expressed in one or more units of currency.
  
4. (Currently Amended) The method of claim + 15, further comprising presenting the directed contribution amount.
  
5. (Currently Amended) The method of claim + 15, further comprising presenting a predicted contribution amount for the year-to-year accrueable health spending account, the predicted contribution amount based on either the defined contribution value or the option cost.
  
6. (Currently Amended) The method of claim + 15, wherein said directed contribution amount calculating step comprises subtracting the selection allocation from the defined contribution value.

7. (Previously Amended) The method of claim 6, further comprising:  
calculating a predicted contribution amount for the year-to-year accrueable health spending account by subtracting the option cost from the defined contribution value; and  
presenting the predicted contribution amount.
8. (Previously Amended) The method of claim 6, further comprising:  
calculating an out-of-pocket premium cost for the premium option selection by subtracting the selection allocation from the option cost.
9. (Previously Amended) The method of claim 8, further comprising presenting the out-of-pocket premium cost.
10. (Previously Amended) A method of paying an insurance premium of an insurance policy covering a member of an employer-sponsored health plan, the insurance policy defining a payor having a premium account, the method comprising:
  - A) calculating the out-of-pocket cost in accordance with the method of claim 8;
  - B) transferring a first amount from member funds to the premium account, the first amount substantially equivalent to the calculated out-of-pocket premium cost; and
  - C) transferring a second amount from employer funds to the premium account, the second amount substantially equivalent to the selection allocation.

11. (Previously Amended) The method of claim 10, wherein said transferring steps B and C comprise a single financial transaction.

12. (Previously Amended) The method of claim 10, wherein said transferring steps B and C comprise distinct financial transactions.

13. (Previously Amended) The method of claim 10, wherein:  
the member funds are pre-tax; and  
said transferring steps B and C complies with section 125 of the Internal Revenue Code of 1986.

14. (Cancelled without Amended).

15. (Currently Amended) The method of claim 14, further comprising: A method of funding a year-to-year accruable health spending account compliant with Section 105 of Internal Revenue Code of 1986, the year-to-year accruable health spending account is for a member of an employer-sponsored health plan, the method comprising:

determining a directed contribution amount in accordance with a process comprising:  
presenting an employer-funded defined contribution having a value for a given time period;

presenting at least one insurance premium option, the at least one insurance premium option defining an option cost for the given time period;

querying for a premium option selection based on the at least one insurance premium option, the premium option selection including a selection allocation less than or equal to the option cost;

receiving the premium option selection; and

calculating the directed contribution amount to the year-to-year accruable health spending account compliant with Section 105 of Internal Revenue Code of 1986 by subtracting either the selection allocation or the option cost from the defined contribution value;

transferring a first amount from an employer funded account to the year-to-year accruable health spending account, the first amount substantially equivalent to the directed contribution amount determined in said determining step; and

withdrawing a sum from the year-to-year accruable health spending account to reimburse the member for a medical expense.

16. (Previously Amended) ~~The method of claim 14, further comprising:~~ A method of funding a year-to-year accruable health spending account compliant with Section 105 of Internal Revenue Code of 1986, the year-to-year accruable health spending account is for a member of an employer-sponsored health plan, the method comprising:

determining a directed contribution amount in accordance with a process comprising:

presenting an employer-funded defined contribution having a value for a given time period;

presenting at least one insurance premium option, the at least one insurance premium option defining an option cost for the given time period;

querying for a premium option selection based on the at least one insurance premium option, the premium option selection including a selection allocation less than or equal to the option cost;

receiving the premium option selection; and

calculating the directed contribution amount to the year-to-year accruable health spending account compliant with Section 105 of Internal Revenue Code of 1986 by subtracting either the selection allocation or the option cost from the defined contribution value;

transferring a first amount from an employer funded account to the year-to-year accruable health spending account, the first amount substantially equivalent to the directed contribution amount determined in said determining step;

withdrawing a first sum from a flexible spending account to reimburse the member for a medical expense; and

withdrawing a second sum from the year-to-year accruable health spending account to reimburse the member for a remainder of the medical expense when the first sum is less than the medical expense.

17-40. (Cancelled without Prejudice).

41. (New) The method of claim 16, wherein the given time period comprises at least one of a group consisting essentially of a day, a week, a month, and a year.

42. (New) The method of claim 41, wherein the defined contribution value, the selection allocation, the option cost, and the directed contribution amount are expressed in one or more units of currency.

43. (New) The method of claim 16, further comprising presenting the directed contribution amount.

44. (New) The method of claim 16, further comprising presenting a predicted contribution amount for the year-to-year accruable health spending account, the predicted contribution amount based on either the defined contribution value or the option cost.

45. (New) The method of claim 16, wherein said directed contribution amount calculating step comprises subtracting the selection allocation from the defined contribution value.

46. (New) The method of claim 45, further comprising:  
calculating a predicted contribution amount for the year-to-year accruable health spending account by subtracting the option cost from the defined contribution value; and  
presenting the predicted contribution amount.

47. (New) The method of claim 45, further comprising:  
calculating an out-of-pocket premium cost for the premium option selection by subtracting the selection allocation from the option cost.

48. (New) The method of claim 47, further comprising presenting the out-of-pocket premium cost.

49. (New) A method of paying an insurance premium of an insurance policy covering a member of an employer-sponsored health plan, the insurance policy defining a payor having a premium account, the method comprising:

- A) calculating the out-of-pocket cost in accordance with the method of claim 47;
- B) transferring a first amount from member funds to the premium account, the first amount substantially equivalent to the calculated out-of-pocket premium cost; and
- C) transferring a second amount from employer funds to the premium account, the second amount substantially equivalent to the selection allocation.

50. (New) The method of claim 49, wherein said transferring steps B and C comprise a single financial transaction.

51. (New) The method of claim 49, wherein said transferring steps B and C comprise distinct financial transactions.

52. (New) The method of claim 49, wherein:  
the member funds are pre-tax; and  
said transferring steps B and C complies with section 125 of the Internal Revenue Code of 1986.